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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Complete if Known					
Application Number	09/901,954				
Filing Date	July 10, 2001				
First Named Inventor	James Templeton				
Group Art Unit	2164				
Examiner Name					
Attorney Docket No.	PAY00-003				

				U.S. PATENT DOCUMEN	rs	
Examiner	Cite	U.S. Patent Doc	ument	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document	Pages, Columns, Lines Where Relevant Passages or Relevant Figures Appear
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First Named Inventor	James Templeton				
Group Art Unit	2164				
Examiner Name					
Attorney Docket No.	PAY00-003				

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS							
Examiner Initials*	Cite No. 1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	Τ²				
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m		Automated Clearing House Rules, "A Complete Guide to Rules & Regulations Governing the ACH Network", 1999, The National Automated Clearing House Association, Herndon, VA.					
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Group Art Unit	2164				
Examiner Name					
Attorney Docket No. PAY00-003					

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Examiner Initials*	Cite No.1	U.S. Patent D Number	Kind Code ² (if known)	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines Where Relevant Passages or Relevant Figures Appear
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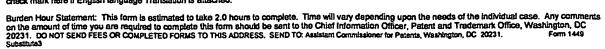
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Filing Date	July 10, 2001
First Named Inventor	James Templeton
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Attorney Docket No.	PAY00-003

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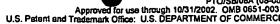
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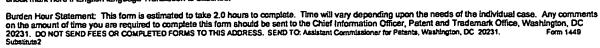
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Application Number 09/901, 954						
Filing Date	July 10, 2001					
First Named Inventor	James Templeton					
Group Art Unit	2164					
Examiner Name						
Attorney Docket No.	PAY00-003					

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First Named Inventor	James Templeton				
Group Art Unit	2164				
Examiner Name					
Attorney Docket No.	PAY00-003				

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